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IT IS SO ORDERED.




C. Kathryn Preston
United States Bankruptcy Judge

Dated: February 10, 2011

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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
AT COLUMBUS**

IN RE:	Case No. 10-51004
RODERICK JONES	Chapter 13
Debtor.	JUDGE PRESTON

AGREED ORDER RESOLVING DEBTOR'S MOTION TO AVOID LIEN WITH HSBC MORTGAGE SERVICES

This matter having come before the Court upon the Debtor's Motion To Avoid Lien with HSBC Mortgage Services (hereinafter "Motion") filed herein on January 10, 2011 (Doc. 41); and it appearing to the Court that the parties have agreed to a course of action which will otherwise resolve the Motion To Avoid Lien; and the Court, being otherwise fully advised in the premises, hereby makes the following findings of facts and issues the following Order with respect thereto:

1. On June 30, 2005, Debtor executed a Promissory Note and a Mortgage granted to Creditor as security and collateral for the payment of the debt evidenced by the said Note. Pursuant to the terms of the Note, Debtor agreed to pay Creditor the entire principal balance, including interest and any other charges as allowed under the terms of the Note or Mortgage, on or before July 5, 2020. Creditor currently holds a second mortgage lien on Debtors' real property and principal residence known as 2214 Medina Avenue, Columbus, OH 43211 ("property").

2. The Debtors are seeking to "strip off" the Creditor's secured lien, and to treat the Creditor's claim as a wholly unsecured claim.

3. The parties hereby agree that Creditor's proof of claim, filed as Claim Number 2 in the amount of \$19,677.84, will be treated as a general unsecured claim. Creditor shall be permitted to amend its proof of claim to reflect the total, unsecured balance owed on the loan account.

4. Upon successful completion of the Chapter 13 plan and the issuance of the discharge order, Creditor shall release its subject mortgage lien.

5. In the event this bankruptcy is dismissed prior to its completion, or converted to any other case under Title 11 of the United States Code, this Agreed Order shall be void and the Creditor shall retain all rights under the note and mortgage, including its secured mortgage lien status.

6. Debtors' Motion to Avoid Lien with HSBC Mortgage Services is hereby resolved subject to the provisions of this Agreed Order.

IT IS SO ORDERED.

Tendered by:

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